

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Georgeanne Williams  
DebtorCase No. 11-11083-mdc  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 14

Date Rcvd: Sep 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2016.

db +Georgeanne Williams, 427 E. Sharpnack Street, Philadelphia, PA 19119-3862  
 12535588 +Hospital of the University of Pennsylvania Tuition, 1601 Market Street, Suite 2300,  
 Philadelphia, PA 19103-2306  
 12461113 +U OF P FEDERAL CREDIT UNION, c/o EDWARD L. BERGER, ESQUIRE, GORDIN & BERGER, P.C.,  
 1760 MARKET STREET STE. 600, PHILADELPHIA PA 19103-4199

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 03 2016 01:52:03 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Sep 03 2016 01:51:06  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Sep 03 2016 01:51:45 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12334806 EDI: HNDA.COM Sep 03 2016 01:33:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 12461789 +EDI: AFNIRECOVERY.COM Sep 03 2016 01:33:00 Afni, Inc., PO BOX 3667,  
 Bloomington, IL 61702-3667  
 12439957 E-mail/Text: bankruptcy@phila.gov Sep 03 2016 01:52:03 City of Philadelphia,  
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,  
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
 12637622 +EDI: RESURGENT.COM Sep 03 2016 01:33:00 East Bay Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 12513400 EDI: RESURGENT.COM Sep 03 2016 01:33:00 LVNV Funding LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 13027983 EDI: AIS.COM Sep 03 2016 01:33:00 Midland Funding LLC, by American InfoSource LP as agent,  
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 12559599 +E-mail/Text: blegal@phfa.org Sep 03 2016 01:51:29 PHFA, 211 North Front Street,  
 Harrisburg, PA 17101-1466, Attn: ALSV/Anne  
 12333351 E-mail/Text: tidewaterlegalebn@twcs.com Sep 03 2016 01:50:41 Tidewater Finance Company,  
 P.O. Box 13306, Chesapeake, VA 23325

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13028632\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 04, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, Trustee For The  
 Pennsylvania Housing Finance Agency agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
 ANN E. SWARTZ on behalf of Creditor U.S. Bank National Association, Trustee For The  
 Pennsylvania Housing Finance Agency ecfmail@mwc-law.com, ecfmail@mwc-law.com  
 GEORGETTE MILLER on behalf of Debtor Georgeanne Williams info@georgettemillerlaw.com,  
 georgettemillerlaw@gmail.com; MLee@georgettemillerlaw.com; gmeccfmail@gmail.com; cfink@georgettemille  
 rlaw.com  
 LEON P. HALLER on behalf of Creditor U.S. Bank National Association, Trustee For The  
 Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecef@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,  
philaecf@gmail.com

TOTAL: 7

**Information to identify the case:**

Debtor 1 Georgeanne Williams  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **11-11083-mdc**

Social Security number or ITIN **xxx-xx-2345**  
EIN \_\_\_\_-\_\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Georgeanne Williams  
aka Georgeanne Bullock, aka Georgeanne Greene, aka  
Georgeanne Gillis

9/1/16

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**